



State of Illinois

Department on Aging
John K. Holton, Director

2012 – 2013

Medicare Supplement Premium

Comparison Guide

Chicago Area



LOCAL HELP FOR PEOPLE WITH MEDICARE

This publication has been created by Illinois SHIP with financial assistance, in whole or in part, through a grant from the Centers for Medicare & Medicaid Services, the federal Medicare agency.

Medicare supplement premiums for the Chicago Area are applicable to the counties of Cook, DuPage, Kane, Lake, McHenry and Will



Important Numbers to Remember

Senior Health Insurance Program (SHIP) IL Dept on Aging	800-548-9034 TDD Number for hearing-impaired individuals 217-524-4872	Free Medicare counseling
Social Security Administration	800-772-1213	Medicare eligibility and enrollment
Medicare	(1-800-MEDICARE) 800-633-4227	Medicare claims, appeals, drug plan information
Illinois Department on Aging, Senior Helpline	800-252-8966	Aging-related information and referral services
Comprehensive Health Insurance Plan (CHIP)	866-851-2751	Insurance coverage for people who cannot get insurance
Office of Consumer Health Insurance (OCHI)	877-527-9431	Information and referral services for the uninsured
Healthcare & Family Services Health Benefits Hotline	800-226-0768	Medicaid questions

How to Use this Guide

This Guide has been prepared to assist you in making an informed decision about purchasing a Medicare supplement insurance policy, sometimes referred to as “medigap.” **By law, all Medicare supplement plans currently available must be identical from company to company**, so comparison for price is important! Not all insurance companies sell all plans.

Medigap law changed on June 1, 2010. Therefore, if you purchased a medigap plan prior to June 1, 2010, your plan benefits may look different than the current benefits offered for sale today. **You do NOT have to replace an older medigap policy.** You may keep your current medigap policy and it will continue to pay benefits according to its policy guidelines. The chart on **page 5** lists the plans available for sale now and the benefits offered under each plan. In addition to the regular Medicare supplement plans A through N, plan F is also available as a High-Deductible plan (**see page 13**). Additionally, you may have the option of choosing a Medicare Select plan, which is explained on **page 12**.

Please note that medigap policies must be clearly identified as “Medicare supplement insurance” and that the company cannot include any additional benefits other than those outlined on **page 8**. Each rate chart lists the insurance companies licensed to sell those specific insurance plans in Illinois, and the **approximate amount they charge by age when you purchase the policy. Rates are quoted based on a regional zip code.**

Medigap policies currently sold cannot contain prescription drug benefits because of Medicare’s prescription drug coverage, Medicare Part D, which began in 2006. However, if you had a medigap policy with prescription drug coverage prior to 2006, you **may** keep that policy. Medicare Part D coverage is provided through private insurance companies and/or Medicare Advantage plans offering prescription drugs.

The premiums listed in this Guide were approved and are on file with the Illinois Department of Insurance. These premiums were effective as of August 2012, but may change during the year. You can also contact the company for accurate premium information specific to your situation. Licensed insurance companies that sell only to groups and not individuals may not be included in this guide.

Please take time to read the valuable information printed in this shopping Guide. If you have any questions about this Guide, Medicare supplement insurance in general or Medicare prescription drug plans, you may contact the Illinois Department on Aging, Senior Health Insurance Program (SHIP) at: 1-800-548-9034; TDD number (217) 524-4872; or email SHIP at: Aging.SHIP@Illinois.gov

Definition of Terms and Special Provisions

30-Day Free Look: You have 30 days after you **receive** a Medicare supplement policy to review the policy, cancel if you choose, and get a full refund of premium (less any Policy Fee charged at the time of sale). If you wish to cancel, it is recommended you return the policy directly to the company (not the insurance agent) by certified mail, return receipt requested.

Creditable Coverage: There are certain types of previous health insurance coverage that can be used to shorten or eliminate a pre-existing condition waiting period under a medigap policy. However, you cannot have more than a 63 day break in coverage between the previous health insurance coverage and your Medicare coverage.

Crossover: A formal agreement between Medicare Part B and the insurance company that allows your Medicare claim to be sent to your medigap company electronically. This eliminates the need to file paper claims with your medigap carrier. This information appears next to the company information on the rate charts.

Guaranteed Renewability: All standardized Medicare supplement plans are guaranteed renewable for life. This means that the company cannot cancel your policy **unless** you do not pay the premiums or you falsify information on your application.

Pre-existing Waiting Period: Unless you have creditable coverage, a medigap company may impose a waiting period of up to six (6) months for a pre-existing health condition you may have. This information appears next to each company's phone number on the rate charts.

Policy Application Fee: Companies may charge a one-time fee when you first apply for a policy within the 30-day free look period. The company does *not* have to refund this fee if you choose to cancel your policy within this 30-day period.

Standardized Coverage: Medigap policies sold in Illinois after 1992 are identical in coverage from company to company. For example, a Plan F sold by ABC Insurance Company has the same benefits as a Plan F that is sold by XYZ Insurance Company.

Open Enrollment Period: A person of any age going onto Medicare Part B for the first time has six months from the date their Part B coverage takes effect to shop for a Medicare supplement policy. **During this open enrollment period, you cannot be refused coverage** for any reason. Unless you have prior **creditable** insurance coverage (see definition above), the company *may* impose a waiting period for coverage of pre-existing conditions for up to six months, but it cannot refuse to sell you a policy if you apply within your open enrollment period.

Information for Disabled Individuals on Medicare:

In Illinois, people under the age of 65 on Medicare *due to a disability* have the same Open Enrollment rights as people 65 and older. Additionally, when you turn 65 you will be eligible for another six (6) month Medicare supplement open enrollment period due to age. This will give you the opportunity to purchase a medigap policy based on the age of 65, which may reduce your monthly premium.

PLEASE NOTE: *If you are under 65 and receive notification of your Medicare Part B eligibility retroactively, your six (6) month Open Enrollment Period starts on the date you receive that notification.*

Be aware if you are under 65, disabled and on Medicare and did not purchase a medigap policy during your initial six (6) month open enrollment period, you may be able to purchase a medigap during the same time period as the Medicare Part D Annual Election Period (AEP), which is October 15 through December 7 every year. Call SHIP for further details.

Additional Options for People on Medicare

Individuals on Medicare can apply for coverage under a Medicare Advantage plan, also known as Part C of Medicare, as an alternative to traditional Medicare. These types of Medicare health plans **must** accept anyone who applies for coverage, with the exception of most people who have End Stage Renal Disease (kidney failure). Four (4) types of Medicare Advantage plans are available to some or all Illinois residents who have Medicare, depending on where they live. Please note that you do not lose or give up your Medicare coverage. Medicare Advantage Plans cover Parts A & B of Medicare and may offer Part D prescription drug coverage as well. Persons who have their Medicare contracted through a Medicare Advantage plan do **not** need a Medicare Supplement Policy, as all their Medicare services must be obtained through their MA plan. The four (4) types of Medicare Advantage Plans are:

- **Health Maintenance Organizations (HMOs)** are only available in certain zip code areas and counties. HMOs utilize a network of providers, doctors, and hospitals, who have contracted with the HMO to provide services to their members. In order to utilize specialists, a referral must be arranged through a primary care physician. **Please note that if you use an out-of-network provider, no payment will be made by the HMO or Medicare, which means that you will be responsible for the entire cost of those services. Exception:** *HMOs with a Cost Contract may cover services of non-network providers at a higher cost to you. Most HMOs are NOT Cost Contracts.*

- **Preferred Provider Organizations (PPOs)** are also only available in certain counties in Illinois. PPOs may allow members to seek services outside of the PPO network and may charge higher co-payments for these benefits.
- **Private Fee-For-Service (PFFS)** plans are available in all areas of the state and differ from HMOs and PPOs in that they do not utilize a network of contracted providers. People in a PFFS may obtain services from any provider that accepts the plan's terms and conditions. Contact your providers before purchasing a PFFS plan to see if they will accept this type of insurance. If the provider does not agree to accept the plan, the insured person is responsible for all charges associated with the service.
- **Special Needs Plans (SNPs)** are plans which focus on individuals with special needs. Special Needs Plans may target enrollment to one (1) or more special needs identified as: 1) institutionalized; 2) dual eligible - have both Medicare and Medicaid; and/or 3) individuals with severe or disabling chronic condition(s).

To inquire whether Medicare Advantage plans are available in your area or to obtain additional information about these plans, call the Illinois Department on Aging at 1-800-548-9034. A list of the plans available in Illinois can be found in the back of your current ***Medicare & You Handbook***. You may also call Medicare at any time at 1-800-Medicare, which is 1-800-633-4227.

Medicare Supplement Benefits

2010's Standardized Plans available after June 1, 2010

This chart indicates the benefits included in each of the standardized Medicare Supplement plans.

These coinsurance
amounts for 2013.

Your medigap policy
automatically updates to
current year amounts.

Core Benefits for Plans A, B, C, D, F, G, M, and N include:

All Part A coinsurance expenses for :

\$296 per day for 61st through 90th day;

\$592 per day for 91st through 150th day;

Part A Hospice coinsurance

Upon exhaustion of Part A hospitalization benefits, full coverage
of an additional 365 days per lifetime;

Part B coinsurance or copayment;

- including Part B Preventive Services

First three (3) pints of blood each calendar year

Benefits Included	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan K	Plan L	Plan M	Plan N
Core Benefits	√	√	√	√	√	√	√*	√*	√	√*
Skilled Nursing Facility			√	√	√	√	√* (50%)	√* (75%)	√	√
Part A Deductible		√	√	√	√	√	√* (50%)	√* (75%)	√* (50%)	√
Part B Deductible			√		√					
Part B Excess (100%)					√	√				
Foreign Travel			√	√	√	√			√	√
Out-of-pocket annual limit							\$4,800	\$2,400		

* Core Benefits for Plan K, L, M, and N are the same as listed above with some exceptions. Please refer to the following pages.

Core Benefits for Plans K & L

2010's Standardized Plans

effective June 1, 2010

Medigap Plan K	Medigap Plan L
Medicare Part A Coinsurance and Hospital Benefits: Days 61 – 150 (100%)	Medicare Part A Coinsurance and Hospital Benefits: Days 61 – 150 (100%)
Medicare Part A Deductible (50%)	Medicare Part A Deductible (75%)
Medicare Part B Coinsurance or Copayment (50%)	Medicare Part B Coinsurance or Copayment (75%)
Blood Deductible (50%)	Blood Deductible (75%)
Hospice Care Coinsurance or Copayment (50%)	Hospice Care Coinsurance or Copayment (75%)
Skilled Nursing Facility Coinsurance (50%)	Skilled Nursing Facility Coinsurance (75%)

Medigap Plans K and L provide different cost-sharing amounts for items and services than Medigap Plans A, B, C, D, F, G, M and N. You will have to pay some out-of-pocket costs for some covered services until you meet the yearly out-of-pocket limit (Plan K is \$4,800 and Plan L is \$2,400 in 2013). After the annual out-of-pocket limit is reached, the Medigap policy will cover 100% of Medicare Part A and B coinsurance amounts for the remainder of the calendar year. Charges from your doctor that exceed Medicare-approved amounts, called “excess charges”, are *not* covered and do not count toward the out-of-pocket limit. You will have to pay these excess charges without reimbursement from your Medigap policy.

Core Benefits for Plans M and N

2010's Standardized Plans

effective June 1, 2010

Medigap Plan M	Medigap Plan N
Medicare Part A Coinsurance and Hospital Benefits: Days 61 – 150 (100%)	Medicare Part A Coinsurance and Hospital Benefits: Days 61 – 150 (100%)
Medicare Part A Deductible (50%)	Medicare Part A Deductible (100%)
Medicare Part B Coinsurance or Copayment (100%)	<p>Medicare Part B Coinsurance or Copayment: For Part B services <i>except "Office Visits"</i>, Plan N will pay (100%)</p> <p>You pay 20% or \$20 (whichever is less) for each service defined as an "Office Visit."</p>
Blood Deductible (100%)	Blood Deductible (100%)
Hospice Care Coinsurance or Copayment (100%)	Hospice Care Coinsurance or Copayment (100%)
Skilled Nursing Facility Coinsurance (100%)	Skilled Nursing Facility Coinsurance (100%)
Foreign Travel Emergency (80% after \$250 deductible within first 60 days of travel)	Foreign Travel Emergency (80% after \$250 deductible within first 60days of travel)

Medigap Plan M and N will be the same as Plan D with the following exceptions:

- Plan M will cover 50% of the Medicare Part A deductible; and
- Plan N will cover 100% of the Medicare Part B Coinsurance and Copayment benefits except for a \$20 per physician visit and \$50 per Emergency Room visit. Emergency Room visit copayment will be waived if admitted into the hospital.

Explanation of Medicare Supplement Benefits

Part A Deductible (Found in Plans B through N)

- Pays the \$1184 Medicare Part A inpatient hospital deductible in each benefit period.

Skilled Nursing Coinsurance (Found in Plans C through N)

- Pays the \$148/day coinsurance amount for days 21–100 in each benefit period.
- Must be in a Medicare–certified Skilled Nursing Facility.

Part B Deductible (Found in Plans C and F)

- Pays the \$147 Medicare Part B deductible each calendar year.
- The Part B deductible only applies to Medicare–approved charges.

Foreign Travel Emergency (Found in Plans C, D, F, G, M and N)

- Pays 80% of actual charges for medically necessary emergency care received in a foreign country. The following restrictions apply:
 - Expenses must be incurred during the first 60 days of the trip;
 - \$250 calendar year deductible;
- Lifetime maximum of \$50,000.

Part B Excess (Found in Plans F and G)

- Pays for the difference between the Medicare–approved amount and the doctor’s actual charge up to 15% over the Medicare–approved amount.

Office Visit and Emergency Room Co-payments (Found in Plan N)

- You pay 20% or \$20 (whichever is less) for *each office visit* you incur;
- You pay \$50 for each Emergency Room visit you incur;
- The Emergency Room visit copay is waived if you are admitted in to the hospital pursuant to your ER visit;
- The Medigap plan will not reimburse you for these copayment amounts. They are your responsibility to pay.

Prescription Drugs are no longer available under medigap plans unless you retained an H, I or J policy issued prior to January 1, 2006. Medicare Part D provides prescription drug coverage through private insurance companies via stand-alone prescription drug plans (PDPs) or through Medicare Advantage plans offering a prescription drug benefit (MAPDs).

The “At Home Recovery” and the “Preventive Care” benefits are no longer offered in any medigap plan sold after June 1, 2010.

Your medigap policy automatically updates to current year amounts.

Medicare Supplement Rights and Guarantees

In addition to the six month open enrollment period described earlier, federal law requires that Medicare supplement and Medicare Select standardized plans A, B, C, F, K and L be guaranteed issue, without pre-existing condition exclusions, in the following situations:

- You have Medicare and an employer group health plan (either primary or secondary to Medicare) that terminates or ceases to provide **all** such supplemental health benefits. *If your employer plan is secondary to Medicare and you elect to disenroll, you have no guaranteed issue rights;* or
- You are enrolled in a Medicare Advantage plan, which includes a Health Maintenance Organization (HMO), a Preferred Provider Organization (PPO), a Private Fee For-Service (PFFS) or Medicare Select medigap plan and move out of the plan's service area, or the insurer goes out of business, withdraws from the market, has its Medicare contract terminated, or the plan reduces its service area, violates its contract provisions or is misrepresented in its marketing; or
- You are insured by a Medicare supplement plan and the insurer goes out of business, withdraws from the market, or the insurance company or agents misrepresent the plan.

If you are covered under a Medicare supplement plan and discontinue that plan to enroll in a Medicare Advantage or Medicare Select plan, you have some specific guarantees. If you decide to return to the traditional Medicare program before the end of the first twelve months of your **first** enrollment in the Medicare Advantage or Medicare Select plan, you have the right to return to your original Medicare supplement plan, if it is still available from that insurer. **If it is not available**, you may select a Medicare supplement plan A, B, C, F, K or L from any company you choose. In either case, you would have no pre-existing condition waiting period.

Some special guarantees are extended to you if you enroll in a Medicare Advantage plan when you first become eligible for Medicare Part A and enroll in Part B at or after age 65. If you disenroll or are terminated from the HMO, PPO, or PFFS within the first 12 months of your enrollment, you are guaranteed to get **any Medicare supplement policy from any company selling Medicare supplement plans**. Again, no pre-existing condition waiting period would apply.

Note: With all of the guarantees mentioned, application for a Medicare supplement policy must be made within 63 days of disenrollment for the guarantees to be valid. Additionally, the company cannot charge more for these guaranteed issue policies, or exclude benefits due to health reasons.

If you are enrolled in a Medicare Advantage or Medicare Select plan, are moving out of the plan's service area and returning to the traditional Medicare program, you can notify the plan up to 60 days prior to the termination date you will disenroll from the plan. You can then apply for a Medicare supplement plan A, B, C, F, K or L during those 60 days prior to the termination date to have your Medicare supplement policy effective the first day you are returned to traditional Medicare. As long as you apply for your Medicare supplement policy within the period of 60 days prior to and 63 days after your termination date from the Plan, it will be guaranteed issue. You will have no pre-existing condition waiting period.

If you become entitled to benefits under Medicaid, you have the right to suspend your Medicare supplement policy for up to 24 months; meaning that the policy cannot be cancelled and you cannot be charged a premium during the suspension period. If you become ineligible for Medicaid benefits during this 24 month period and therefore need your Medicare supplement policy again, as long as you notify your insurer within 90 days of the date of your Medicaid ineligibility, your Medicare supplement policy must be reinstated without penalty and you will not have a pre-existing waiting period.

You can also suspend your Medicare supplement policy if you have insurance coverage with an employer-sponsored group health plan due to your employment or that of your spouse (or parents in the case of a disabled person). There is no limit to the amount of time your Medicare supplement policy can be suspended.

Premium Calculation Methods

The rates quoted in this Guide are for **male non-smokers in specific regions of the state by zip code**. Rates may vary depending on gender and the city in which you live. Rates listed are those in effect with the Illinois Department of Insurance in August 2012.

For persons under 65 who become eligible to purchase a medigap policy, companies may not charge a rate higher than the highest rate on the company's current rate schedule filed with the Illinois Department on Aging. The rates contained in this guide are provided for general guidance. The actual rates for individuals under age 65 may vary from the highest rate in this guide. Please contact the company directly to get the actual rates.

Premium Calculation Methods: Insurance companies use three (3) different methods of pricing policies based on age.

- **Attained Age:** Your premium will increase as you grow older. Additional increases due to higher medical costs or higher than expected claim costs are also possible. For example, if you buy a policy at age 65, when you turn 70, you will pay whatever the company is charging for a person 70 years old. However, any rate increase that occurs must apply to the entire class of policyholders in which you are categorized, not just to you as an individual.
- Most companies in this guide use the Attained Age Rating Method with the exception of *Bankers Fidelity Life Insurance Company*, which uses Issue Age Rating, and *United Healthcare Insurance Company through AARP*, which uses No Age Rating (see below).
- **Issue Age:** Your premium will always be based on your age at the time you purchased the plan. Any increases will be due to higher medical costs or higher than expected claim costs for the entire class of policyholders you are in. Even though you will have increases in your policy premium, the premium will not increase just because you are growing older.
- The only company in this guide using the issue age method is *Bankers Fidelity Life Insurance Company*.
- **No Age (Community) Rating:** The premium for a specific policy is the same for everyone over the age of 65, regardless of their age.
- The only company using this rating methodology in Illinois is *United Healthcare (UHC) through AARP*. UHC utilizes a two-tiered community rating, which offers a lower premium for people who apply for a medigap policy within the first 36 months of their enrollment in Part B of Medicare.

Rates: If you apply for a Medicare supplement policy after your open enrollment period has expired, some companies may charge a higher rate for smokers.

Medicare Select

Medicare Select is another type of Medicare supplement policy.

Medicare Select companies have the right to require you to use **specific** hospitals and doctors. This requirement does **not** apply in the case of an emergency. It is important to call the company to find out if they have a Medicare Select plan available in your area and that your preferred hospital is included before you decide to purchase this type of Medicare Select policy.

Medicare Select plans must be one of the standardized plans. If you do not follow the Medicare Select provisions, Medicare will pay its portion, but the Medicare Select company is **not** required to **pay** your inpatient hospital **deductible** or **copayments**. Please review your plan for specific guidelines. Medicare Select premiums will be lower than that same company's standardized Medicare supplement premiums. If you have had a Medicare Select policy for at least 6 months and then cancel it, you will have the right to buy a standardized Medicare supplement policy from the same company with comparable or lesser benefits regardless of your health status. Also, depending on your health status and the company's underwriting standards, you may be able to purchase a Medicare supplement plan with greater benefits.

Rates for Medicare Select plans are shown on separate rate tables. They are located directly behind those of the regular Medicare supplement rate charts.

Medicare Supplement High-Deductible Option

Another variation of a Medicare supplement policy available to you is a “high-deductible option” on plan F. Generally, the premium for a high-deductible plan F will be lower than that company’s same Medicare supplement plan without the higher deductible. The benefits for a high-deductible plan F are identical to any other plan F. The only difference is that the plan will *not* pay benefits until you have met the deductible (the amount you must pay out of your pocket) for that calendar year. **The deductible for 2013 is \$2,110.** This deductible is adjusted each year to reflect the change in the Consumer Price Index.

In addition to the **\$2,110 deductible for plan F**, there is also a separate \$250 per year deductible for the foreign travel emergency benefit.

Rates for Medicare supplement high-deductible plans being sold in Illinois can be found immediately following the Medicare Select rate charts as indicated by **FHD**.

These **coinsurance amounts are** for 2013. Your medigap policy automatically updates to current year amounts.

This Guide is updated annually. There may be companies offering Medicare supplement plans not included on this list because their plan was approved after the Guide was printed. Companies may also be listed that have ceased offering Medicare supplement plans after the Guide was printed. This Guide can also be viewed in its most current form and printed from the Illinois Department on Aging website. Aging.SHIP@illinois.gov The website may have more current premiums than those listed in this printed version of the Guide.

Further Information Available

Although the Illinois Department on Aging does not rate the financial condition of insurance companies, SHIP can give you additional information from other rating organizations on insurance companies that may help you decide where to buy insurance. Once you have narrowed your choices to two (2) or three (3) companies, you may **call SHIP at 1-800-548-9034** to obtain each company’s rating. Ratings provide information on a company’s stability in the marketplace, as well as their financial standing. Independent rating services conduct this research. The *Illinois Insurance Facts* entitled *Finding a Reputable Insurance Company-Using Financial Rating Agencies* posted on the Illinois Department on Aging website lists five (5) of the independent rating services, their phone numbers and website addresses. The IDOA website is: Aging.SHIP@illinois.gov



WHAT IS SHIP?

- The Senior Health Insurance Program (SHIP) is a **free** insurance counseling service for people with Medicare and their caregivers. SHIP is sponsored by the Illinois Department on Aging. This service, offered statewide, is available to people of all ages with Medicare.
- SHIP is **not** affiliated with any insurance company.
- SHIP counselors do **not** sell or solicit any type of insurance.
- SHIP counselors are trained by the Illinois Department on Aging to:
 - Organize and assist in filing Medicare and Medicare supplement claims and appeals;
 - Analyze Medicare supplement and long term care insurance policies;
 - Educate and assist consumers with questions about Medicare, Medicare supplement, Medicare Advantage plans, long term care insurance, prescription drug coverage and other health insurance plans.

For Further Information, contact SHIP at:

Illinois Department on Aging
Senior Health Insurance Program (SHIP)
One Natural Resources Way, Suite 100
Springfield, IL 62702-1271

1-800-548-9034
217-524-4872 (TDD)

website: Aging.SHIP@illinois.gov

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

AARP/UNITEDHEALTHCARE INS CO

www.aarphealthcare.com

(800) 523-5800

Pre-ex: 3

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$1,911	\$2,932	\$3,706		\$3,724			\$1,515	\$2,131		\$2,550
65	\$826	\$1,269	\$1,604		\$1,612			\$655	\$922		\$1,103
70	\$1,020	\$1,565	\$1,977		\$1,987			\$809	\$1,137		\$1,361
75	\$1,336	\$2,048	\$2,587		\$2,599			\$1,060	\$1,490		\$1,781
80	\$1,336	\$2,048	\$2,587		\$2,599			\$1,060	\$1,490		\$1,781
85	\$1,336	\$2,048	\$2,587		\$2,599			\$1,060	\$1,490		\$1,781

AETNA LIFE INSURANCE COMPANY

www.aetnamedicare.com

(800) 345-6022

Pre-ex: 6

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,861	\$3,728			\$4,366		\$4,100				\$3,384
65	\$1,766	\$1,966			\$2,220		\$1,655				\$1,290
70	\$2,128	\$2,406			\$2,723		\$2,050				\$1,606
75	\$2,434	\$2,840			\$3,233		\$2,468				\$1,943
80	\$2,645	\$3,162			\$3,626		\$2,856				\$2,267
85	\$2,772	\$3,460			\$4,032		\$3,408				\$2,751

AMERICAN CONTINENTAL INSURANCE CO www.cont-life.com

(800) 264-4000

Pre-ex: 0

App Fee: \$20

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,696			\$2,953	\$1,162	\$2,742				\$2,178	\$2,178
65	\$1,556			\$1,808	\$712	\$1,583				\$1,258	\$1,258
70	\$1,763			\$2,029	\$798	\$1,793				\$1,424	\$1,424
75	\$2,059			\$2,333	\$918	\$2,095				\$1,663	\$1,663
80	\$2,268			\$2,522	\$992	\$2,306				\$1,832	\$1,832
85	\$2,418			\$2,678	\$1,054	\$2,460				\$1,955	\$1,955

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

AMERICAN REPUBLIC CORP INSURANCE CO www.americanenterprise.com

(888) 755-3065

Pre-ex: 0 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,294				\$4,356	\$1,810		\$2,271	\$3,129		
65	\$1,773				\$2,344	\$974		\$1,222	\$1,684		
70	\$1,969				\$2,604	\$1,082		\$1,358	\$1,870		
75	\$2,345				\$3,100	\$1,288		\$1,617	\$2,227		
80	\$2,688				\$3,554	\$1,477		\$1,854	\$2,553		
85	\$3,054				\$4,038	\$1,678		\$2,106	\$2,901		

AMERICAN REPUBLIC INSURANCE CO www.americanenterprise.com

(800) 247-2190

Pre-ex: 0 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,127		\$4,050								
65	\$1,683		\$2,180								
70	\$1,869		\$2,421								
75	\$2,226		\$2,883								
80	\$2,552		\$3,305								
85	\$2,900		\$3,756								

ASSURED LIFE ASSOCIATION www.denverwoodmen.com

(877) 223-3666

Pre-ex: 0 App Fee: \$25 Crossover: no

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,296	\$2,908	\$3,708	\$2,908	\$3,792		\$2,918				\$2,432
65	\$1,433	\$1,658	\$2,013	\$1,551	\$2,060		\$1,557				\$1,271
70	\$1,695	\$1,958	\$2,386	\$1,839	\$2,441		\$1,846				\$1,506
75	\$1,880	\$2,199	\$2,692	\$2,079	\$2,755		\$2,087				\$1,708
80	\$1,998	\$2,373	\$2,924	\$2,264	\$2,992		\$2,272				\$1,866
85	\$2,084	\$2,516	\$3,124	\$2,425	\$3,196		\$2,433				\$2,006

Chicago Area - Zip Code 60639

www.bflic.com

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,292				\$3,180	\$1,032	\$2,700	\$1,596			
65	\$1,524				\$2,124	\$684	\$1,476	\$864			
70	\$1,716				\$2,376	\$768	\$1,752	\$1,020			
75	\$1,920				\$2,664	\$864	\$2,088	\$1,236			
80	\$2,076				\$2,880	\$936	\$2,340	\$1,392			
85	\$2,172				\$3,036	\$984	\$2,556	\$1,500			

www.bcbasil.com

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$1,920	\$3,252	\$3,660	\$3,516	\$3,792	\$1,236	\$3,408	\$1,920	\$2,748		\$2,652
65	\$900	\$1,476	\$1,848	\$1,572	\$1,860	\$612	\$1,668	\$936	\$1,344		\$1,296
70	\$1,260	\$2,076	\$2,568	\$2,232	\$2,724	\$864	\$2,448	\$1,380	\$1,956		\$1,908
75	\$1,524	\$2,568	\$3,036	\$2,736	\$3,228	\$1,032	\$2,916	\$1,656	\$2,328		\$2,268
80	\$1,764	\$3,000	\$3,360	\$3,216	\$3,480	\$1,116	\$3,132	\$1,764	\$2,508		\$2,436
85	\$1,920	\$3,252	\$3,660	\$3,516	\$3,792	\$1,236	\$3,408	\$1,920	\$2,748		\$2,652

www.csi-omaha.com

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,294	\$2,678	\$3,222		\$3,242						\$2,269
65	\$1,188	\$1,387	\$1,662		\$1,727						\$1,209
70	\$1,413	\$1,650	\$1,976		\$2,029						\$1,421
75	\$1,679	\$1,958	\$2,378		\$2,428						\$1,699
80	\$1,908	\$2,227	\$2,703		\$2,741						\$1,919
85	\$2,073	\$2,420	\$2,944		\$2,970						\$2,080

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

COLONIAL PENN LIFE INSURANCE CO

www.colonialpenn.com

(800) 800-2254

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,310	\$4,136			\$5,147	\$1,237	\$5,020	\$2,235	\$3,223	\$4,109	\$3,801
65	\$1,311	\$1,627			\$1,831	\$439	\$1,654	\$701	\$1,146	\$1,425	\$1,037
70	\$1,602	\$1,982			\$2,218	\$532	\$2,038	\$853	\$1,371	\$1,769	\$1,342
75	\$1,951	\$2,397			\$2,692	\$646	\$2,512	\$1,071	\$1,673	\$2,191	\$1,721
80	\$2,277	\$2,800			\$3,211	\$771	\$3,031	\$1,316	\$2,008	\$2,622	\$2,136
85	\$2,590	\$3,202			\$3,777	\$907	\$3,605	\$1,579	\$2,363	\$3,060	\$2,604

COMBINED INSURANCE CO OF AMERICA

www.combinesinsurance.com

(855) 278-9329

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,171				\$3,371						\$2,726
65	\$1,392				\$1,672						\$1,428
70	\$1,645				\$1,973						\$1,693
75	\$1,822				\$2,389						\$1,922
80	\$1,931				\$2,709						\$2,102
85	\$2,005				\$2,997						\$2,259

CONSTITUTION LIFE INSURANCE CO

www.universalamericaninsuranceplans.com

(800) 789-6364

Pre-ex: 6

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$1,957	\$2,443	\$3,162	\$2,846	\$3,181						\$2,495
65	\$1,393	\$1,625	\$1,834	\$1,566	\$1,839						\$1,244
70	\$1,750	\$2,058	\$2,290	\$2,007	\$2,297						\$1,623
75	\$1,929	\$2,320	\$2,660	\$2,363	\$2,666						\$1,957
80	\$1,956	\$2,430	\$2,959	\$2,650	\$2,698						\$2,260
85	\$1,956	\$2,443	\$3,162	\$2,846	\$3,171						\$2,495

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

COUNTRY LIFE INSURANCE COMPANY

www.countryfinancial.com

(866) 856-4760

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,336		\$4,442	\$3,834	\$4,531	\$1,229					
65	\$1,074		\$1,880	\$1,612	\$1,893	\$504					
70	\$1,224		\$2,425	\$2,105	\$2,475	\$589					
75	\$1,434		\$2,959	\$2,547	\$3,016	\$719					
80	\$1,707		\$3,395	\$2,913	\$3,463	\$884					
85	\$2,019		\$3,818	\$3,286	\$3,894	\$1,055					

EQUITABLE LIFE & CASUALTY

www.equilife.com

(866) 551-1781

Pre-ex: 0

App Fee: \$20

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,847				\$4,281						\$3,013
65	\$2,072				\$2,935						\$2,065
70	\$2,223				\$3,162						\$2,230
75	\$2,429				\$3,477						\$2,448
80	\$2,574				\$3,704						\$2,611
85	\$2,660				\$3,859						\$2,720

FAMILY LIFE INSURANCE COMPANY

www.familylifeins.com

(800) 877-7703

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,737	\$3,328	\$3,845	\$3,488	\$3,867		\$3,509			\$3,139	\$2,706
65	\$1,417	\$1,723	\$1,977	\$1,807	\$2,060		\$1,817			\$1,626	\$1,442
70	\$1,685	\$2,050	\$2,358	\$2,150	\$2,418		\$2,161			\$1,935	\$1,694
75	\$2,001	\$2,434	\$2,837	\$2,552	\$2,895		\$2,566			\$2,298	\$2,027
80	\$2,274	\$2,766	\$3,225	\$2,901	\$3,269		\$2,917			\$2,611	\$2,289
85	\$2,472	\$3,008	\$3,514	\$3,152	\$3,542		\$3,170			\$2,837	\$2,478

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

FORETHOUGHT LIFE INSURANCE CO

www.forethought.com

(877) 492-5870

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,532		\$3,822		\$3,912		\$3,056				\$2,628
65	\$1,586		\$2,092		\$2,142		\$1,644				\$1,383
70	\$1,736		\$2,301		\$2,356		\$1,809				\$1,523
75	\$1,944		\$2,619		\$2,682		\$2,063				\$1,742
80	\$2,127		\$2,924		\$2,994		\$2,309				\$1,956
85	\$2,260		\$3,178		\$3,254		\$2,515				\$2,139

GERBER LIFE INSURANCE COMPANY

www.gerber.usmedicare.com

(877) 778-0839

Pre-ex: 0

App Fee: \$25

Crossover: no

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,911				\$4,801		\$4,138				
65	\$1,822				\$2,611		\$2,201				
70	\$2,156				\$3,094		\$2,608				
75	\$2,390				\$3,491		\$2,951				
80	\$2,539				\$3,791		\$3,214				
85	\$2,647				\$4,049		\$3,445				

GLOBE LIFE AND ACCIDENT INSURANCE CO

www.globecaremedsupp.com

(800) 801-6831

Pre-ex: 2

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$1,377	\$2,196	\$2,623		\$2,644						
65	\$939	\$1,471	\$1,673		\$1,685						
70	\$1,277	\$1,886	\$2,091		\$2,104						
75	\$1,358	\$2,152	\$2,466		\$2,482						
80	\$1,377	\$2,196	\$2,623		\$2,644						
85	\$1,377	\$2,196	\$2,623		\$2,644						

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

GOVERNMENT PERSONNEL MUTUAL LIFE INS CO www.gpmlife.com

(866) 865-7631

Pre-ex: 0 App Fee: \$25 Crossover: no

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,130		\$4,878		\$4,992		\$3,722				\$3,242
65	\$1,956		\$2,651		\$2,715		\$1,988				\$1,689
70	\$2,142		\$2,917		\$2,987		\$2,188				\$1,861
75	\$2,400		\$3,323		\$3,403		\$2,497				\$2,130
80	\$2,625		\$3,714		\$3,803		\$2,797				\$2,396
85	\$2,790		\$4,041		\$4,138		\$3,052				\$2,625

HEALTH ALLIANCE MEDICAL PLANS www.healthalliancemedicare.org

(888) 382-9771

Pre-ex: 6 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,737		\$4,740		\$4,844						\$3,611
65	\$1,484		\$2,127		\$2,173						\$1,620
70	\$1,894		\$2,714		\$2,774						\$2,068
75	\$2,418		\$3,464		\$3,540						\$2,639
80	\$2,686		\$4,266		\$4,360						\$3,250
85	\$2,737		\$4,740		\$4,844						\$3,611

HEARTLAND NATIONAL LIFE INSURANCE CO www.heartlandnational.net

(877) 431-7371

Pre-ex: 0 App Fee: \$3 Crossover: 0

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,189			\$3,211	\$3,495		\$3,261			\$2,971	\$2,649
65	\$1,304			\$1,639	\$1,899		\$1,667			\$1,534	\$1,321
70	\$1,589			\$2,038	\$2,299		\$2,071			\$1,904	\$1,633
75	\$1,815			\$2,391	\$2,655		\$2,430			\$2,230	\$1,922
80	\$1,954			\$2,681	\$2,952		\$2,726			\$2,489	\$2,175
85	\$2,038			\$2,930	\$3,198		\$2,972			\$2,712	\$2,401

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

KSKJ LIFE AMERICAN SLOVENIAN CATHOLIC UNION www.kskjlife.com

(866) 671-5755

Pre-ex: 0 App Fee: \$25 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,830	\$3,442	\$3,939	\$3,168	\$3,964		\$3,336			\$2,852	\$2,528
65	\$1,465	\$1,782	\$2,025	\$1,640	\$2,110		\$1,727			\$1,477	\$1,346
70	\$1,744	\$2,121	\$2,417	\$1,951	\$2,478		\$2,056			\$1,756	\$1,580
75	\$2,070	\$2,517	\$2,907	\$2,317	\$2,967		\$2,440			\$2,085	\$1,892
80	\$2,352	\$2,861	\$3,305	\$2,633	\$3,351		\$2,774			\$2,369	\$2,138
85	\$2,557	\$3,110	\$3,600	\$2,862	\$3,629		\$3,014			\$2,576	\$2,315

LIBERTY NATIONAL LIFE INSURANCE CO www.libertynational.com

(800) 331-2512

Pre-ex: 1816.32 App Fee: \$785 Crossover: 969.48

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,276	\$3,428			\$4,372	\$1,324					\$3,551
65	\$1,746	\$2,437			\$2,744	\$578					\$2,108
70	\$2,142	\$3,051			\$3,471	\$769					\$2,728
75	\$2,276	\$3,356			\$3,948	\$1,041					\$3,150
80	\$2,276	\$3,428			\$4,372	\$1,324					\$3,551
85	\$2,276	\$3,428			\$4,372	\$1,324					\$3,551

LOYAL AMERICAN LIFE INSURANCE CO www.loyalamerican.com

(866) 459-4272

Pre-ex: 6 App Fee: \$25 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,915	\$3,402	\$4,092	\$3,567	\$4,119		\$3,657				\$2,884
65	\$1,582	\$1,848	\$2,210	\$1,937	\$2,291		\$1,987				\$1,603
70	\$1,796	\$2,095	\$2,510	\$2,197	\$2,576		\$2,252				\$1,804
75	\$2,131	\$2,488	\$3,020	\$2,607	\$3,084		\$2,674				\$2,159
80	\$2,422	\$2,827	\$3,431	\$2,965	\$3,482		\$3,039				\$2,437
85	\$2,634	\$3,075	\$3,740	\$3,222	\$3,772		\$3,305				\$2,641

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

MEDICO INSURANCE COMPANY

www.gomedico.com

(800) 228-6080

Pre-ex: 0 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,463			\$3,707	\$3,896						
65	\$1,455			\$1,914	\$2,092						
70	\$1,641			\$2,185	\$2,367						
75	\$1,915			\$2,599	\$2,783						
80	\$2,177			\$3,022	\$3,205						
85	\$2,314			\$3,312	\$3,497						

MUTUAL OF OMAHA INSURANCE CO

www.mutualofomaha.com

(402) 351-2304

Pre-ex: 0 App Fee: \$0 Crossover: no

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,047				\$2,966		\$2,432				
65	\$1,156				\$1,676		\$1,374				
70	\$1,312				\$1,902		\$1,560				
75	\$1,561				\$2,262		\$1,855				
80	\$1,836				\$2,661		\$2,182				
85	\$2,098				\$3,040		\$2,493				

PEKIN LIFE INSURANCE COMPANY

www.pekininsurance.com

(800) 322-0160

Pre-ex: 6 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,916				\$3,744	\$1,481					
65	\$1,458				\$1,640	\$741					
70	\$1,722				\$2,160	\$975					
75	\$1,907				\$2,801	\$1,264					
80	\$2,017				\$3,207	\$1,448					
85	\$2,093				\$3,508	\$1,584					

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

PHYSICIANS MUTUAL INSURANCE CO

www.physiciansmutual.com

(800) 228-9100

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,812				\$5,130	\$2,966	\$4,741				\$3,797
65	\$1,591				\$2,376	\$585	\$2,141				\$1,612
70	\$1,884				\$2,781	\$763	\$2,504				\$2,048
75	\$2,102				\$3,334	\$985	\$3,003				\$2,576
80	\$2,295				\$3,866	\$1,247	\$3,482				\$3,119
85	\$2,464				\$4,373	\$1,554	\$3,939				\$3,563

RESERVE NATIONAL INSURANCE CO

www.reservenational.com

(800) 654-9106

Pre-ex: 6

App Fee: \$15

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,324		\$3,452		\$3,173	\$914	\$2,977				\$2,185
65	\$1,212		\$1,800		\$1,655	\$477	\$1,553				\$1,139
70	\$1,440		\$2,138		\$1,966	\$566	\$1,844				\$1,354
75	\$1,694		\$2,515		\$2,312	\$666	\$2,169				\$1,592
80	\$1,963		\$2,916		\$2,680	\$772	\$2,514				\$1,845
85	\$2,168		\$3,219		\$2,959	\$852	\$2,776				\$2,037

ROYAL NEIGHBORS OF AMERICA

www.royalneighbors.org

(800) 568-2382

Pre-ex: 0

App Fee: \$20

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,965				\$5,826		\$4,671				
65	\$1,596				\$2,345		\$1,878				
70	\$1,825				\$2,679		\$2,147				
75	\$2,085				\$3,063		\$2,456				
80	\$2,385				\$3,502		\$2,808				
85	\$2,725				\$4,005		\$3,210				

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

STANDARD LIFE AND ACCIDENT

www.slaico.com

(888) 290-1085

Pre-ex: 0 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$5,589	\$6,364	\$7,235	\$4,360	\$5,950	\$865	\$4,393				\$2,870
65	\$2,782	\$3,168	\$3,602	\$2,170	\$2,962	\$431	\$2,187				\$1,428
70	\$3,219	\$3,665	\$4,167	\$2,511	\$3,426	\$498	\$2,530				\$1,653
75	\$3,700	\$4,212	\$4,789	\$2,886	\$3,938	\$573	\$2,908				\$1,899
80	\$4,443	\$5,058	\$5,751	\$3,465	\$4,729	\$688	\$3,492				\$2,281
85	\$5,589	\$6,364	\$7,235	\$4,360	\$5,950	\$865	\$4,393				\$2,870

STATE FARM MUTUAL AUTOMOBILE INS CO

www.statefarm.com

Contact Local State Farm Agent

Pre-ex: 0 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,070		\$3,123		\$3,154						
65	\$1,211		\$1,826		\$1,845						
70	\$1,526		\$2,301		\$2,324						
75	\$1,768		\$2,666		\$2,693						
80	\$1,986		\$2,995		\$3,025						
85	\$2,070		\$3,123		\$3,154						

STATE MUTUAL INSURANCE COMPANY

www.statemutualinsurance.com

(888) 764-1936

Pre-ex: 0 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,615	\$3,052	\$3,672	\$3,199	\$3,695	\$1,454	\$3,216			\$2,880	\$2,587
65	\$1,355	\$1,580	\$1,894	\$1,657	\$1,969	\$775	\$1,666			\$1,492	\$1,378
70	\$1,609	\$1,879	\$2,251	\$1,970	\$2,310	\$910	\$1,981			\$1,772	\$1,617
75	\$1,911	\$2,231	\$2,709	\$2,339	\$2,766	\$1,088	\$2,353			\$2,106	\$1,937
80	\$2,173	\$2,536	\$3,077	\$2,659	\$3,124	\$1,228	\$2,674			\$2,395	\$2,187
85	\$2,364	\$2,757	\$3,354	\$2,890	\$3,383	\$1,330	\$2,905			\$2,600	\$2,369

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

STERLING INVESTORS LIFE INSURANCE CO www.sterlinginvestors.com

(877) 896-6434

Pre-ex: 0 App Fee: \$20

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,549	\$2,975	\$3,579	\$3,119	\$3,602	\$1,418	\$3,135			\$2,808	\$2,522
65	\$1,320	\$1,540	\$1,845	\$1,616	\$1,918	\$755	\$1,624			\$1,454	\$1,343
70	\$1,569	\$1,832	\$2,196	\$1,921	\$2,252	\$886	\$1,931			\$1,728	\$1,576
75	\$1,863	\$2,175	\$2,641	\$2,281	\$2,696	\$1,061	\$2,293			\$2,054	\$1,887
80	\$2,118	\$2,472	\$3,000	\$2,592	\$3,045	\$1,198	\$2,606			\$2,333	\$2,132
85	\$2,303	\$2,688	\$3,270	\$2,817	\$3,298	\$1,297	\$2,832			\$2,535	\$2,309

STERLING LIFE INSURANCE COMPANY www.sterlinginsurance.com

(800) 688-0010

Pre-ex: 0 App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,495	\$3,261	\$3,763		\$3,599		\$3,351	\$1,540			\$2,850
65	\$1,873	\$2,216	\$2,469		\$2,362		\$2,171	\$979			\$1,826
70	\$2,147	\$2,597	\$2,932		\$2,806		\$2,586	\$1,172			\$2,181
75	\$2,349	\$2,922	\$3,330		\$3,185		\$2,947	\$1,343			\$2,493
80	\$2,495	\$3,261	\$3,763		\$3,599		\$3,351	\$1,540			\$2,850
85	\$2,495	\$3,261	\$3,763		\$3,599		\$3,351	\$1,540			\$2,850

THRIVENT FINANCIAL FOR LUTHERANS www.thrivent.com

(800) 847-4836

Pre-ex: 0 App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,300	\$2,718	\$3,520	\$3,026	\$3,533	\$1,155	\$3,113		\$2,173	\$2,751	
65	\$1,365	\$1,614	\$2,090	\$1,796	\$2,098	\$686	\$1,849		\$1,290	\$1,634	
70	\$1,561	\$1,847	\$2,391	\$2,056	\$2,399	\$784	\$2,114		\$1,475	\$1,868	
75	\$1,780	\$2,105	\$2,726	\$2,343	\$2,735	\$894	\$2,409		\$1,682	\$2,129	
80	\$1,975	\$2,335	\$3,025	\$2,600	\$3,034	\$992	\$2,674		\$1,865	\$2,364	
85	\$2,136	\$2,527	\$3,274	\$2,814	\$3,285	\$1,075	\$2,894		\$2,020	\$2,558	

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

UNITED AMERICAN INSURANCE COMPANY www.unitedamerican.com

(800) 331-2512

Pre-ex: 2 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,052	\$3,163	\$4,099	\$3,925	\$4,113	\$1,152	\$3,936	\$1,958	\$2,751		\$3,336
65	\$1,579	\$2,261	\$2,590	\$2,410	\$2,605	\$547	\$2,421	\$1,238	\$1,739		\$1,992
70	\$1,933	\$2,828	\$3,274	\$3,096	\$3,288	\$729	\$3,109	\$1,652	\$2,321		\$2,577
75	\$2,052	\$3,104	\$3,716	\$3,540	\$3,730	\$911	\$3,551	\$1,839	\$2,587		\$2,967
80	\$2,052	\$3,163	\$4,099	\$3,925	\$4,113	\$1,152	\$3,936	\$1,958	\$2,751		\$3,336
85	\$2,052	\$3,163	\$4,099	\$3,925	\$4,113	\$1,152	\$3,936	\$1,958	\$2,751		\$3,336

UNITED NATIONAL LIFE INS CO OF AMERICA www.unlinsurance.com

(800) 207-8050

Pre-ex: 0 App Fee: \$20 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,541			\$3,414	\$3,896		\$3,492				\$2,693
65	\$1,629			\$1,957	\$2,307		\$1,999				\$1,468
70	\$1,817			\$2,210	\$2,579		\$2,257				\$1,655
75	\$2,092			\$2,612	\$3,014		\$2,667				\$1,945
80	\$2,244			\$2,906	\$3,330		\$2,965				\$2,203
85	\$2,343			\$3,155	\$3,597		\$3,217				\$2,433

USAA LIFE INSURANCE COMPANY www.usaa.com

(800) 531-8722

Pre-ex: 0 App Fee: \$0 Crossover: 0

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$1,983				\$3,225						
65	\$1,110				\$1,807						
70	\$1,295				\$2,115						
75	\$1,548				\$2,521						
80	\$1,795				\$2,925						
85	\$1,982				\$3,225						

Chicago Area - Zip Code 60639
Standardized Medicare Supplement Plans Available - Annual Premium Estimates

WORLD CORP INSURANCE COMPANY

www.completeplus.com

(866) 891-9365

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,920				\$3,807	\$1,508					
65	\$1,572				\$2,049	\$812					
70	\$1,746				\$2,276	\$902					
75	\$2,079				\$2,710	\$1,074					
80	\$2,383				\$3,107	\$1,231					
85	\$2,708				\$3,530	\$1,398					

Chicago Area - Zip Code 60639
Standardized Medicare Select Plans Available - Annual Premium Estimates

AARP / UNITEDHEALTHCARE INSURANCE CO www.aarphealthcare.com

(800) 523-5800

Pre-ex: 3 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under			\$3,049		\$3,067						
65			\$1,320		\$1,328						
70			\$1,627		\$1,637						
75			\$2,129		\$2,142						
80			\$2,129		\$2,142						
85			\$2,129		\$2,142						

BLUE CROSS/BLUE SHIELD OF ILLINOIS www.bcbsil.com

(800) 646-3000

Pre-ex: 0 App Fee: \$0 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under		\$2,436	\$2,640	\$2,700	\$2,880		\$2,592	\$1,620	\$2,208		\$2,028
65		\$1,212	\$1,524	\$1,320	\$1,608		\$1,464	\$864	\$1,236		\$1,140
70		\$1,680	\$2,064	\$1,788	\$2,280		\$2,040	\$1,260	\$1,728		\$1,584
75		\$1,956	\$2,316	\$2,172	\$2,568		\$2,304	\$1,416	\$1,956		\$1,800
80		\$2,244	\$2,424	\$2,484	\$2,652		\$2,364	\$1,476	\$2,016		\$1,848
85		\$2,436	\$2,640	\$2,700	\$2,880		\$2,592	\$1,620	\$2,208		\$2,028

CONSTITUTION LIFE INSURANCE CO www.universalamericaninsuranceplans.com (800) 789-6364

Pre-ex: 6 App Fee: \$25 Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under		\$2,086	\$2,749	\$2,454	\$2,759						\$2,201
65		\$1,457	\$1,661	\$1,404	\$1,667						\$1,123
70		\$1,835	\$2,064	\$1,792	\$2,069						\$1,463
75		\$2,038	\$2,375	\$2,092	\$2,380						\$1,755
80		\$2,086	\$2,611	\$2,321	\$2,620						\$2,013
85		\$2,086	\$2,749	\$2,454	\$2,759						\$2,201

Chicago Area - Zip Code 60639
Standardized Medicare Select Plans Available - Annual Premium Estimates

FORETHOUGHT LIFE INSURANCE CO

www.forethought.com

(877) 492-5870

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under			\$3,065		\$3,139		\$2,476				\$2,130
65			\$1,677		\$1,719		\$1,332				\$1,121
70			\$1,845		\$1,891		\$1,466				\$1,235
75			\$2,100		\$2,152		\$1,672				\$1,412
80			\$2,345		\$2,402		\$1,871				\$1,585
85			\$2,549		\$2,611		\$2,038				\$1,733

PEKIN LIFE INSURANCE COMPANY

www.pekininsurance.com

(800) 322-0160

Pre-ex: 6

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under					\$3,168						
65					\$1,388						
70					\$1,827						
75					\$2,370						
80					\$2,714						
85					\$2,968						

RESERVE NATIONAL INSURANCE CO

www.reservenational.com

(800) 654-9106

Pre-ex: 6

App Fee: \$15

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,324		\$3,452		\$3,173	\$914	\$2,977				\$2,185
65	\$1,212		\$1,800		\$1,655	\$477	\$1,553				\$1,139
70	\$1,440		\$2,138		\$1,966	\$566	\$1,844				\$1,354
75	\$1,694		\$2,515		\$2,312	\$666	\$2,169				\$1,592
80	\$1,963		\$2,916		\$2,680	\$772	\$2,514				\$1,845
85	\$2,168		\$3,219		\$2,959	\$852	\$2,776				\$2,037